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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: JOHNSON, R.  
Serial Number: 10/071,066  
Filing Date: April 12, 2002  
ORCL5595CIP

Group Art Unit No.: 2161  
Examiner: *Unknown*  
Attorney Docket:

Title: Methods and Systems for Carrying Out Contingency-Dependent Payments Via Secure Electronic Bank Drafts Supported by Online Letters of Credit and/or Online Performance Bonds



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**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231, on May 15, 2003.

Signature of Person mailing paper/fee:

Alan W. Young

May 15, 2003  
Date

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT UNDER § 1.97(b)**

Sir:

Applicants wish to call the attention of the Examiner to the following references. A copy of each of these references is enclosed, along with PTO Form 1449.

**U.S. Patent Documents**

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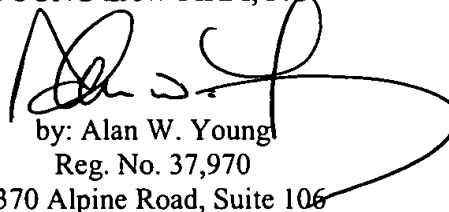
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35.	Goizueta Business School, <i>Secure Electronic Transaction (Set)</i> , Fall 1997, World Wide Web <a href="http://www.emory.edu/business/et/set">http://www.emory.edu/business/et/set</a>
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Applicant asserts that this Information Disclosure Statement is being submitted under 37 CFR 1.97(b), before the mailing date of a first Office Action, and that no fee is due.

If any unresolved issues remain, please contact Applicant's attorney at the telephone number indicated below.

Respectfully submitted,

YOUNG LAW FIRM, P.C.

A handwritten signature in black ink, appearing to read 'Alan W. Young', is written over the printed name and address.

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Date: May 15, 2003